

MUH-12686 - Application No. 10/609,453  
Response to Office action 9/1/2006  
Response submitted November 27, 2006

**REMARKS/ARGUMENTS**

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**NOV 27 2006**

Reconsideration of the application is requested.

Enclosed are Terminal Disclaimer to Obviate a Double Patent Rejection (37 CFR 1.321 (c)) and Credit Card Payment Form.

The allowance of claims is solicited.

Respectfully submitted,



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WHS:lq

November 27, 2006

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